

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF NORTH CAROLINA
CHARLOTTE DIVISION

In Re: Michelle Antionette Mackey § Case No. 17-31804
SSN: xxx-xx-9859 § Chapter 13
Debtor/Movant §
§

FINAL REPORT AND SCHEDULE OF POST-PETITION
DEBTS PURSUANT TO RULE 1019(6)

The current address of the debtor is:

Female Debtor:

Male Debtor:

4912 Waxhaw Marvin Road
Waxhaw, NC 28173

The debtor hereby represents on the Court that the following are all of the unpaid debts incurred after commencement of the Chapter 13 proceeding on November 2, 2017 through and until this case was converted to a Chapter 7 case on February 22, 2019, except for Court-ordered debts, utility, rent and tax accruals:

CREDITORS & ADDRESS	DATE INCURRED	APPROXIMATE AMOUNT
---------------------	---------------	--------------------

See attached

The debtor hereby further represents to the court that I have acquired property since the filing of the original Chapter 13 Petition on November 2, 2017, and, further, that there are no outstanding executory contracts which were assumed or entered into after said date. Any property so acquired and/or executory contracts so assumed or entered into are listed on an attached Exhibit "A" and hereby incorporated by reference into this report.

The Debtor has turned over to the Trustee in Bankruptcy the records and property of the Debtor's estate in their possession or subject to his control.

DATED: 2/22/2019

/s/ Michelle Mackey
Michelle Mackey
Debtor

STATE OF NORTH CAROLINA
COUNTY OF UNION

I, Michelle Mackey, do hereby swear that I have examined the foregoing Final Report pursuant to Rule 1019(b) and certify that the foregoing is true and correct to the best of our knowledge, information and belief.

/s/ Michelle Mackey
Michelle Mackey
Signature

Date 2/22/2019

Exhibit A List of Personal Property Acquired Post-Petition

2017 Chevrolet Malibu LT, over 57,000 miles, valued at \$17,127.00

SCHEDULE OF POST-PETITION DEBTS PURSUANT TO RULE 1019(6)

CREDITORS & ADDRESS	DATE INCURRED	APPROXIMATE AMOUNT
Atrium Healthcare PO Box 32861 Charlotte, NC 28232	2019	\$1,500.00
Union EMS PO Box 863 Lewisville, NC 27023	2019	1,000.00
	Total	\$2,500.00

Fill in this information to identify your case:

Debtor 1	<u>Michelle</u>	<u>Antionette</u>	<u>Mackey</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>WESTERN DIST. OF NORTH CAROLINA</u>			
Case number (if known)	<u>17-31804</u>		

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets
Value of what you own

1. Schedule A/B: Property (Official Form 106A/B)

1a. Copy line 55, Total real estate, from Schedule A/B.....	<u>\$0.00</u>
1b. Copy line 62, Total personal property, from Schedule A/B.....	<u>\$38,594.08</u>
1c. Copy line 63, Total of all property on Schedule A/B.....	<u>\$38,594.08</u>

Part 2: Summarize Your Liabilities

Your liabilities
Amount you owe

2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)

2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D.....	<u>\$15,730.00</u>
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3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	<u>\$12,045.00</u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.....	<u>\$18,077.04</u>

Your total liabilities

\$45,852.04

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)

Copy your combined monthly income from line 12 of Schedule I.....	<u>\$2,143.20</u>
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5. Schedule J: Your Expenses (Official Form 106J)

Copy your monthly expenses from line 22c of Schedule J.....	<u>\$1,890.59</u>
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Debtor 1 Michelle Antionette Mackey

Case number (if known) 17-31804

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
☒ Yes

7. What kind of debt do you have?

- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$3,156.00

9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:

Total claim

From Part 4 on *Schedule E/F*, copy the following:

9a. Domestic support obligations. (Copy line 6a.)	<u>\$0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	<u>\$12,045.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	<u>\$0.00</u>
9d. Student loans. (Copy line 6f.)	<u>\$0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	<u>\$0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	<u>+ \$0.00</u>
9g. Total. Add lines 9a through 9f.	<u>\$12,045.00</u>

Fill in this information to identify your case:

Debtor 1	<u>Michelle</u>	<u>Antionette</u>	<u>Mackey</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>WESTERN DIST. OF NORTH CAROLINA</u>		
Case number (if known)	<u>17-31804</u>		

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

Michelle Antionette Mackey
X /s/ Michelle Antionette Mackey
Michelle Antionette Mackey, Debtor 1

X _____
Signature of Debtor 2

Date 02/22/2019
MM / DD / YYYY

Date _____
MM / DD / YYYY

Fill in this information to identify your case:			
Debtor 1	<u>Michelle</u>	<u>Antionette</u>	<u>Mackey</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>WESTERN DIST. OF NORTH CAROLINA</u>		
Case number (if known)	<u>17-31804</u>		

☐ Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Hold Secured Claims

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Hold Claims Secured by Property* (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral

What do you intend to do with the property that secures a debt?

Did you claim the property as exempt on Schedule C?

Creditor's name: **Conn Credit Co.**

Description of property securing debt: **couch and chair**

- ☒ Surrender the property.
☐ Retain the property and redeem it.
☐ Retain the property and enter into a *Reaffirmation Agreement*.
☐ Retain the property and [explain]:

- ☐ No
☐ Yes

Creditor's name: **Regional Acceptance Corp**

Description of property securing debt: **2012 Chevrolet Malibu**

- ☒ Surrender the property.
☐ Retain the property and redeem it.
☐ Retain the property and enter into a *Reaffirmation Agreement*.
☐ Retain the property and [explain]:

- ☐ No
☐ Yes

Debtor 1 Michelle Antionette Mackey

Case number (if known) 17-31804

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will this lease be assumed?

Lessor's name: **Progressive Leasing**
Description of leased property: **Debtor will assume lease agreement on bunk beds. (7 more payments owed)**

☐ No
☒ Yes

Debtor 1 Michelle Antionette Mackey

Case number (if known) 17-31804

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and personal property that is subject to an unexpired lease.

X *Michelle Mackey*
X /s/ Michelle Antionette Mackey
Michelle Antionette Mackey, Debtor 1

X _____
Signature of Debtor 2

Date 02/22/2019
MM / DD / YYYY

Date _____
MM / DD / YYYY

CERTIFICATE OF SERVICE

I, the below signed, do hereby certify that a true and correct copy of the foregoing Statement of Intention for Individuals Filing Under Chapter 7 was mailed or otherwise served to the Chapter 7 Trustee, the secured creditors as listed on Schedule D, the United States Trustee and/or to any other interested parties as may be required by B.R. 1007 and applicable local bankruptcy rules.

Date 2/22/2019

/s/ Matthew H. Crow
Matthew H. Crow

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NORTH CAROLINA
CHARLOTTE DIVISION

In re **Michelle Antionette Mackey**

Case No. 17-31804

Chapter 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	<u>\$0.00</u>
Prior to the filing of this statement I have received.....	<u>\$0.00</u>
Balance Due.....	<u>\$0.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☐ Debtor ☒ Other (specify)

Arag Legal Plans will pay base fee and certain non-base fees. Any other non-base fees will be paid from plan proceeds.

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;

b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;

c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

B2030 (Form 2030) (12/15)

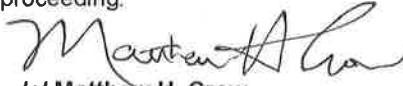
6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

02/22/2019

Date



/s/ Matthew H. Crow

Matthew H. Crow

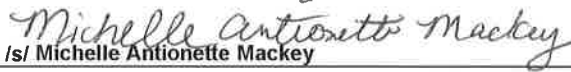
Crow Law Firm

315 B North Main Street

Monroe, NC 28112

Phone: (704) 283-1175 / Fax: (704) 226-0488

Bar No. 26117



/s/ Michelle Antionette Mackey

Michelle Antionette Mackey

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NORTH CAROLINA
CHARLOTTE DIVISION

IN RE: **Michelle Antionette Mackey**

CASE NO **17-31804**

CHAPTER **7**

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 2/22/2019

Signature 
Michelle Antionette Mackey

Date _____

Signature _____


/s/ Matthew H. Crow

Matthew H. Crow
26117
Crow Law Firm
315 B North Main Street
Monroe, NC 28112
(704) 283-1175

Label Matrix for local noticing
0419-3
Case 17-31804
Western District of North Carolina
Charlotte
Fri Feb 22 17:44:25 EST 2019

Carolinas Healthcare System
P.O. Box 32861
Charlotte, NC 28232-2861

Credit One Bank
PO Box 98873
Las Vegas, NV 89193-8873

First Premier Bank
P. O. Box 5524
Sioux Falls, SD 57117-5524

Internal Revenue Service
Centralized Insolvency
PO Box 7346
Philadelphia, PA 19101-7346

Martha Mackey
4912 Waxhaw Marvin Rd
Waxhaw, NC 28173-8845

NC Dept. of Revenue
Bankruptcy Unit
PO Box 1168
Raleigh, NC 27602-1168

Premier Bankcard, LLC
po box 7999
St Cloud, MN 56302-7999

Regional Acceptance Corporation
PO Box 1847
Wilson, NC 27894-1847

Union County Tax Collector
P. O. Box 38
Monroe, NC 28111-0038

Charlotte Division
401 West Trade Street
Charlotte, NC 28202-1633

Conn Appliances, Inc.
c/o Becket and Lee LLP
PO Box 3002
Malvern PA 19355-0702

DiTech Financial, LLC
PO Box 6172
Rapid City, SD 57709-6172

GALWAY FINANCIAL SERVICES LLC
1290 W. SPRING ST. SE.
SUITE 270
SMYRNA, GA 30080-3690

Internal Revenue Service
P.O. Box 7317
Philadelphia, PA 19101-7317

Matthew Crow, Crow Law Firm
c/o Matthew H. Crow, Attorney for Debtor
315-B N. Main Street
Monroe, NC 28112-4727

North Carolina Department of Revenue
Bankruptcy Unit
P.O. Box 1168
Raleigh, NC 27602-1168

Progressive Leasing
256 West Data Drive
Draper, UT 84020-2315

TAH Properties
c/o National Credit Systems
PO Box 312125
Atlanta, GA 31131-2125

Matthew H. Crow
The Crow Law Firm
315-B North Main Street
Monroe, NC 28112-4727

Big Picture Loans, LLC
PO Box 704
Watersmeet, MI 49969-0704

Conn Credit Co.
PO Box 2358
Beaumont, TX 77704-2358

Directv, LLC by American InfoSource LP as ag
4515 N Santa Fe Ave
Oklahoma City, OK 73118-7901

Internal Revenue Service
Centralized Insolvency
PO Box 7317
Philadelphia, PA 19101-7317

LVNV Funding, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Midland Funding, LLC
c/o Dominion Law Assoc.
222 Central Park Ave Ste 210
Virginia Beach, VA 23462-3024

Premier Bankcard, LLC
Jefferson Capital System, LLC Assignee
PO Box 7999
St. Cloud, MN 56302-7999

Regional Acceptance Corp
c/o BB&T /100-50-01-51
PO Box 1847
Wilson, NC 27894-1847

The Charlotte-Mecklenburg Hospital Authority
PO BOX 71108
CHARLOTTE, NC 28272-1108

Michelle Antionette Mackey
4912 Waxhaw Marvin Rd
Waxhaw, NC 28173-8845

Warren L. Tadlock
5970 Fairview Road, Suite 650
Charlotte, NC 28210-2100

* The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Beverly Huntley
address unknown

End of Label Matrix	
Mailable recipients	30
Bypassed recipients	1
Total	31

Atrium Healthcare
PO Box 32861
Charlotte, NC 28232

Union EMS
PO Box 863
Lewisville, NC 27023